

Appl. No. 09/718,500  
Amdt. Dated Nov. 9, 2004  
Reply to Office action of August 18, 2004



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : **DEMBO, Ron S.**  
**MAUSSER, Helmut**

Appl. No. : 09/718,500  
Filed : November 24, 2000  
Title : Method of Portfolio Valuation

Grp./A.U. : 3625  
Examiner : Dr. Geoffrey R. Akers, P.E.

Docket No. : 11483-80

Honorable Commissioner of Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

November 9, 2004

**AMENDMENT**

Sir:

This amendment is filed in response to the office action dated August 18, 2004.

**Amendments to the Specification** are provided on page 2 of this amendment.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 3 of this amendment.

**Remarks/Arguments** begin on page 11 of this amendment.